

**UNITED STATES BANKRUPTCY COURT**  
**Eastern District of Missouri**  
**Thomas F. Eagleton U.S. Courthouse**  
**111 South Tenth Street, Fourth Floor**  
**St. Louis, MO 63102**

**In re:**  
Juan Payne

**Case No.: 22-41524 – B169**  
**Chapter: 7**

**Debtor(s)**

**DISCHARGE OF DEBTOR(S)**

It appearing that the debtor(s) is/are entitled to a discharge,

**IT IS ORDERED THAT:**

The debtor(s) is/are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

The holder of any claim for unpaid pre-petition child support is entitled to have the Trustee provide such creditor with notice of the creditor's right to use the services of the state child support enforcement agency and supply such creditor with the address and telephone number of the state child support enforcement agency and an explanation of the creditor's rights to payment in the bankruptcy case. Any creditor may request such notice and information by writing the Trustee. Such creditor is further entitled to have the Trustee provide the creditor with (i) notice of the granting of the discharge, (ii) any last known address of the debtor, (iii) the debtor's most recent employer, and (iv) information concerning other claims on which the debtor may be liable following the discharge. Failure to request such information from the Trustee shall be a waiver of the right to receive such notice from the Trustee.

**BY THE COURT**



**U.S. Bankruptcy Judge**

**Dated:** 8/16/22  
**St. Louis, Missouri**  
Rev. 12/17 3180

**SEE PAGE 2 OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. This discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes applicable only to cases filed after October 17, 2005;
- c. Debts that are domestic support obligations applicable only to cases filed after October 17, 2005;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for most personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- g. Some debts which were not properly listed by the debtors in time to permit the creditor to file a proof of claim, if required, or file a timely request to determine dischargeability;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans applicable only to cases filed after October 17, 2005.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court

Eastern District of Missouri

In re:  
Juan Payne  
Debtor

Case No. 22-41524-blc  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0865-4  
Date Rcvd: Aug 17, 2022

User: admin  
Form ID: 3180

Page 1 of 3  
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 19, 2022:

Recip ID	Recipient Name and Address
db	+ Juan Payne, 9800 Lawnview Dr, Saint Louis, MO 63136-5433
25212577	CEP America IL LLP, PO Box 582663, Toledo, OH 43607
25212576	+ Central Illinois Radiological Assoc, PO Box 3475, Toledo, OH 43607-0475
25212587	+ FEB Destiny/Bank Of Missouri, P.O. Box 4499, Beaverton, OR 97076-4499
25212593	+ Hospital Sisters Health System, PO Box 13427, Springfield, IL 62791-3427
25212572	MDOR - Bankruptcy Unit, P.O. Box 475, 301 W. High Street, Jefferson City, MO 65105-0475
25212595	+ Merrick Bank, P.O. Box 9211, Old Bethpage, NY 11804-9011
25212599	+ Premier Pathology Services, LLC, 5700 Southwyck Blvd, Toledo, OH 43614-1509
25212600	+ SST/TABBANK, 4315 Pickett Rd, Saint Joseph, MO 64503-1600
25212604	++ VON MAUR INC, 6565 BRADY STREET, DAVENPORT IA 52806-2054 address filed with court:, Von Maur, Attn: Bankruptcy, 6565 N Brady St, Davenport, IA 52806

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: bankruptcycollectionnotices@togethercu.org	Aug 17 2022 22:55:00	Together Credit Union, 423 Lynch St, Saint Louis, MO 63118, UNITED STATES
25212573	+ Email/Text: backoffice@affirm.com	Aug 17 2022 22:55:00	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
25212574	+ Email/Text: bk@avant.com	Aug 17 2022 22:55:00	Avant/WebBank, 222 North LaSalle Street, Suite 1600, Chicago, IL 60601-1112
25212581	Email/Text: cfcbackoffice@contfinco.com	Aug 17 2022 22:55:00	Continental Finance Company, Attn: Bankruptcy, PO Box 8099, Newark, DE 19714
25212575	+ EDI: CAPITALONE.COM	Aug 18 2022 02:53:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
25212579	EDI: CITICORP.COM	Aug 18 2022 02:53:00	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
25212580	+ EDI: WFNNB.COM	Aug 18 2022 02:53:00	Comenity Bank, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
25212582	+ EDI: CRFRSTNA.COM	Aug 18 2022 02:53:00	Credit First National Association, Attn: Bankruptcy, PO Box 81315, Cleveland, OH 44181-0315
25212583	+ Email/PDF: creditonebknofications@resurgent.com	Aug 17 2022 23:05:07	Credit One Bank, Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873
25212584	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 17 2022 23:05:11	Cws/cw Nexus, Attn: Card Services, PO Box 9201, Old Bethpage, NY 11804-9001
25212594	+ EDI: CITICORP.COM	Aug 18 2022 02:53:00	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
25212585	+ Email/PDF: DellBKNotifications@resurgent.com		

District/off: 0865-4

User: admin

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		Aug 17 2022 23:05:07	Dell Financial Services, PO Box 81607, Austin, TX 78708-1607
25212586	+ EDI: WFCCSBK		
		Aug 18 2022 02:53:00	Dillards Card Services/Wells Fargo Bank, Attn: Bankruptcy, PO Box 10347, Des Moines, IA 50306-0347
25212590	Email/Text: BNSFS@capitalsvcs.com		
		Aug 17 2022 22:55:00	First Savings Bank, Attn: Bankruptcy, P.O Box 5019, Sioux Falls, SD 57117
25212588	+ EDI: BLUESTEM		
		Aug 18 2022 02:53:00	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
25212589	+ EDI: AMINFOFP.COM		
		Aug 18 2022 02:53:00	First Premier Bank, Attn: Bankruptcy, PO Box 5524, Sioux Falls, SD 57117-5524
25212591	+ Email/Text: Atlanticus@ebn.phinsolutions.com		
		Aug 17 2022 22:55:00	Fortiva, Attn: Bankruptcy, PO Box 105555, Atlanta, GA 30348-5555
25212592	+ EDI: PHINGENESIS		
		Aug 18 2022 02:53:00	Genesis Financial, Genesis FS Card Services, PO Box 4477, Beaverton, OR 97076-4401
25212570	EDI: IRS.COM		
		Aug 18 2022 02:53:00	IRS, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
25212578	EDI: JPMORGANCHASE		
		Aug 18 2022 02:53:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
25212596	Email/Text: ml-ebn@missionlane.com		
		Aug 17 2022 22:55:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
25212597	+ EDI: NFCU.COM		
		Aug 18 2022 02:53:00	Navy FCU, Attn: Bankruptcy, P.O. Box 3000, Merrifield, VA 22119-3000
25212598	+ Email/Text: bnc@nordstrom.com		
		Aug 17 2022 22:55:14	Nordstrom FSB, ATTN: Bankruptcy, PO Box 6555, Englewood, CO 80155-6555
25212602	Email/Text: bankruptcycollectionnotices@togethercu.org		
		Aug 17 2022 22:55:00	Together Credit Union, Attn: Bankruptcy, 423 Lynch St., St. Louis, MO 63118
25212601	+ EDI: WTRNBANK.COM		
		Aug 18 2022 02:53:00	Target, c/o Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
25212571	+ Email/Text: usamoe.bankruptcy.filings@usdoj.gov		
		Aug 17 2022 22:55:00	United States Attorney, 111 South 10th Street, 20th Floor, Saint Louis, MO 63102
25212603	+ EDI: LCIUPSTART		
		Aug 18 2022 02:53:00	Upstart Finance, Attn: Bankruptcy, PO Box 1503, San Carlos, CA 94070-7503

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 19, 2022

Signature: /s/Gustava Winters

District/off: 0865-4

User: admin

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 16, 2022 at the address(es) listed below:

Name	Email Address
Office of US Trustee	USTPRegion13.SL.ECF@USDOJ.gov
Tom K. O'Loughlin	heatherp@oloughlinlawfirm.com MO15@ecfbis.com;jpoloughlinlaw@gmail.com
Tracy A. Brown	on behalf of Debtor Juan Payne tbrownfirm@bktab.com txmotb@sbcglobal.net;myecfmailtabpc@gmail.com;dgibson7@bktab.com;browntr40978@notify.bestcase.com;remotetabpc@gmail.com;jboykin@bktab.com;clientrelations@bktab.com

TOTAL: 3